

For example, claim 1 recites in part: "remotely providing account application information to an online brokerage [and] electronically signing an account agreement". Schein teaches a global financial services integration system having a data model that reflects the structure of a customer's relationship to the bank. Col. 3, ll. 65-67. Schein's system coordinates the operations of different financial services providers and provides a central communications network between worldwide end users such as customer activated terminals. Col. 7, ll. 49-56; col. 14, ll. 52-54. However, nowhere does the examiner cite, and nowhere can applicants find, any teaching or suggestion of account application information (or any process of applying for an account) in Schein. Further, the examiner fails to cite, and applicants cannot find in Schein, any teaching or suggestion of an account agreement that can be electronically signed. For at least these reasons, Schein fails to teach or suggest the quoted claim limitations.

The examiner cites Weiss as teaching opening a single integrated account at a financial services firm such as a bank which also includes brokerage services. However, the system and method taught by Weiss are not for use by a customer. Rather, Weiss's teachings are directed to an internal product for use by bank employees. Col. 7, ll. 52-56. Accordingly, any information provided to the system is manually entered locally rather than being provided remotely. In addition, the user (being a bank employee) does not electronically sign an account agreement. The examiner's citation of "signers" in Figs. 5D and 5E apparently identifies profile fields for naming authorized signatories on an account. This falls far short of electronically signing an account agreement. In fact, applicants can find no teaching or suggestion in Weiss of the quoted claim limitations. For at least these reasons, applicants maintain that independent claim 1 and its dependent claims 2-5 are allowable over the cited art.

Independent claim 6 recites in part: a computer "configured to use a plurality of web page templates to service web page requests ..., wherein the web page templates are configured to implement a real-time account opening process that establishes new brokerage accounts". The examiner does not cite, and applicants cannot find, any teaching or suggestion of these limitations in the cited references. In particular, Schein teaches that his global financial services

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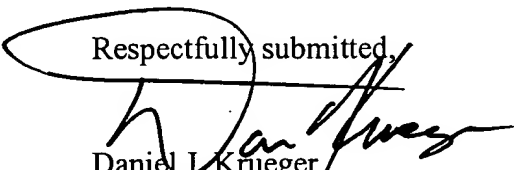
integration system may be coupled to various types of networks including, as an example, the Internet. Col. 21, ll. 37-52. Those of ordinary skill in the art will recognize that the Internet is a network that uses TCP/IP (transmission control protocol/internet protocol) to support many diverse types of communication between networks. Schein's suggested use of the Internet does not appear to be HTTP-based, and for at least this reason, Schein fails to suggest the use of web page templates. Further, the examiner does not cite, and applicants cannot find, any teaching or suggestion of real-time brokerage account opening. Indeed, Weiss appears to teach the opposite at col. 17, ll. 57-65, requiring that the customer schedule a later appointment if a brokerage account is desired. For at least these reasons, applicants maintain that independent claim 6 and its dependent claims 6-18 are allowable over the cited art.

### Conclusion

In the course of the foregoing discussions, applicants may have at times referred to claim limitations in shorthand fashion, or may have focused on a particular claim element. This discussion should not be interpreted to mean that the other limitations can be ignored or dismissed. The claims must be viewed as a whole, and each limitation of the claims must be considered when determining the patentability of the claims. Moreover, it should be understood that there may be other distinctions between the claims and the prior art which have yet to be raised, but which may be raised in the future.

If any fees are inadvertently omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Conley Rose, P.C. Deposit Account Number 03-2769/1991-00100/HDJK.

Respectfully submitted,



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